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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PETITION FOR EXTENSION OF TIME
FROM THE OFFICE ACTION

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Renne M.F. Wyzykowski
Renne M.F. Wyzykowski

Confirmation No. 5221

Applicant : Adi Harari
Application No. : 09/928,036
Filed : August 8, 2001
Title : METHODS AND SYSTEMS FOR AUTOMATED LOAN
ORIGINATION, PROCESSING AND APPROVAL
Grp./Div. : 3628
Examiner : Timothy M. Harbeck
Customer No. : 23363
Docket No. : 45388/G453

Mail Stop AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
November 20, 2006

Commissioner:

Applicant petitions the Commissioner to extend the time for response to the Office action dated May 18, 2006 for three month(s) from August 18, 2006 to November 18, 2006.

The fee for extension of time required by 37 CFR § 1.17 is calculated below.

CALCULATION OF FEE			
LENGTH OF EXTENSION	SMALL ENTITY	LARGE ENTITY	FEE
WITHIN FIRST MONTH	\$ 60	\$ 120	\$
WITHIN SECOND MONTH	\$ 225	\$ 450	\$
WITHIN THIRD MONTH	\$ 510	\$ 1020	\$510.00
WITHIN FOURTH MONTH	\$ 795	\$1590	\$
WITHIN FIFTH MONTH	\$1080	\$2160	\$

Please charge our Deposit Account No. 03-1728 in the amount of \$ 510.00 to cover the cost of the extension.

The Commissioner is also hereby authorized to charge any fees under 37 CFR 1.16 and 1.17 which may be required by this paper to Deposit Account No. 03-1728. Please show our docket number with any charge or credit to our Deposit Account. A copy of this letter is enclosed.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By

Daniel M. Cavanagh
Daniel M. Cavanagh, Reg. No. 41,661
Telephone: 626/795-9900

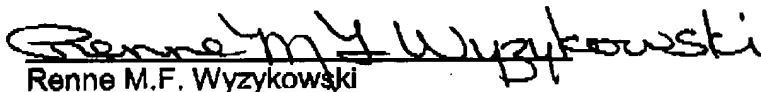
11/22/2006 AWONDAF1 00000082 031728 09928036

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NOV 20 2006**Date:** November 20, 2006**No. of Pages:** 18 (Including this cover sheet)**Fax No.:** 571-273-8300**PLEASE DELIVER THE FOLLOWING PAGES IMMEDIATELY TO:****Name:** Commissioner of Patents**Art Unit:** 3628**Examiner:** Timothy M. Harbeck**Phone:** 571-272-8123**From:** Daniel M. Cavanagh
Reg No. 41,661**Re:** Application No. 09/928,036; Filed August 8, 2001
Entitled METHODS AND SYSTEMS FOR AUTOMATED LOAN
ORIGINATION, PROCESSING AND APPROVAL**File:** G453:45388

I HEREBY CERTIFY THAT THIS PAPER IS BEING FACSIMILE TRANSMITTED TO
THE UNITED STATES PATENT AND TRADEMARK OFFICE ON November 20, 2006.


Renne M.F. Wyzykowski

*Correspondence: AMENDMENT (14 pages);
TRANSMITTAL LETTER (2 pages);
EXTENSION OF TIME (1 page)

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Pasadena, CA 91109-7068
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AMENDMENT TRANSMITTAL LETTER

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Commissioner:

Enclosed is an amendment to the above-identified application.

CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Paid For	Number Extra Claims	Small Entity Rate	Large Entity Rate	FEE
Total Claims Fee	29	32	0	x \$25.00	x \$50.00	-0-
Independent Claims	5	6	0	x \$100.00	x \$200.00	-0-
Multiple Dependent Claims ***				\$180.00	\$360.00	-0-
TOTAL FILING FEE						-0-
NO ADDITIONAL FEE REQUIRED	IF NO FEE REQUIRED, INSERT "0"					-0-
LIST INDEPENDENT CLAIMS: 1, 12, 13, 19, 22						
* IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 20 OR LESS, WRITE "20" IN COLUMN 3 ** IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 3 OR LESS, WRITE "3" IN COLUMN 3 *** PAY THIS FEE ONLY WHEN MULTIPLE DEPENDENT CLAIMS ARE ADDED FOR THE FIRST TIME						

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Amendment Transmittal Letter
Application No. 09/928,036

 Attached is our check for \$ to pay the fees calculated above.
 X A Petition for Extension of Time with the required fee are enclosed.
 Other enclosures:

The Commissioner is hereby authorized to charge any fees under 37 CFR 1.16 and 1.17 which may be required by or to give effect to this paper to Deposit Account No. 03-1728. Please show our docket number with any charge or credit to our Deposit Account. A copy of this letter is enclosed.

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By 

Daniel M. Cavanagh
Reg. No. 41,661
626/795-9900

DMC/rmw

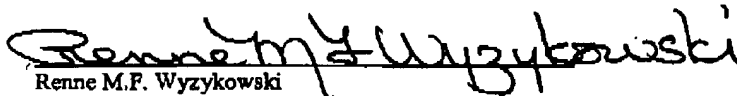
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ORIGINATION, PROCESSING AND APPROVAL
TC/A.U. : 3628
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AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
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Pasadena, CA 91109-7068
November 20, 2006

Commissioner:

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.